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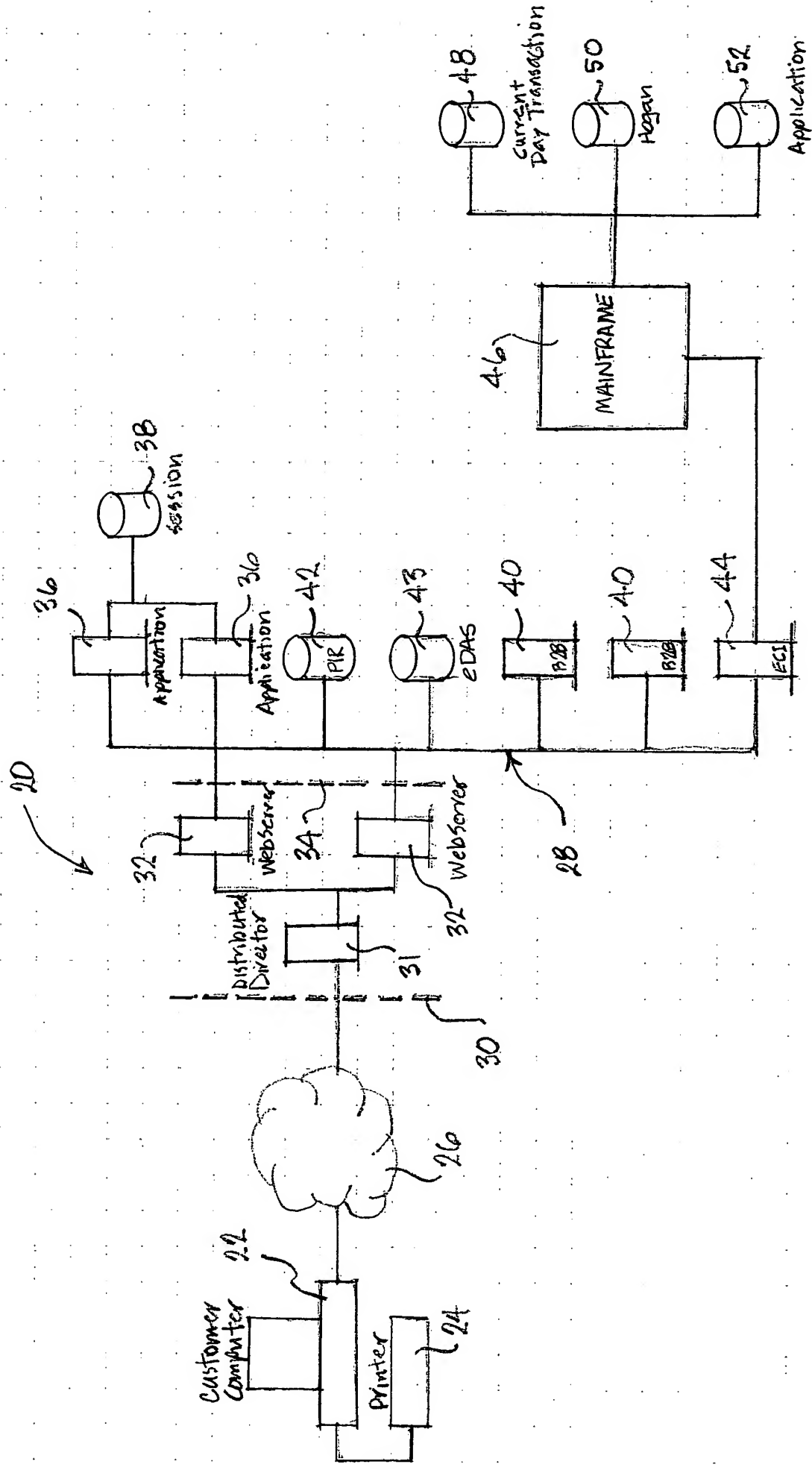
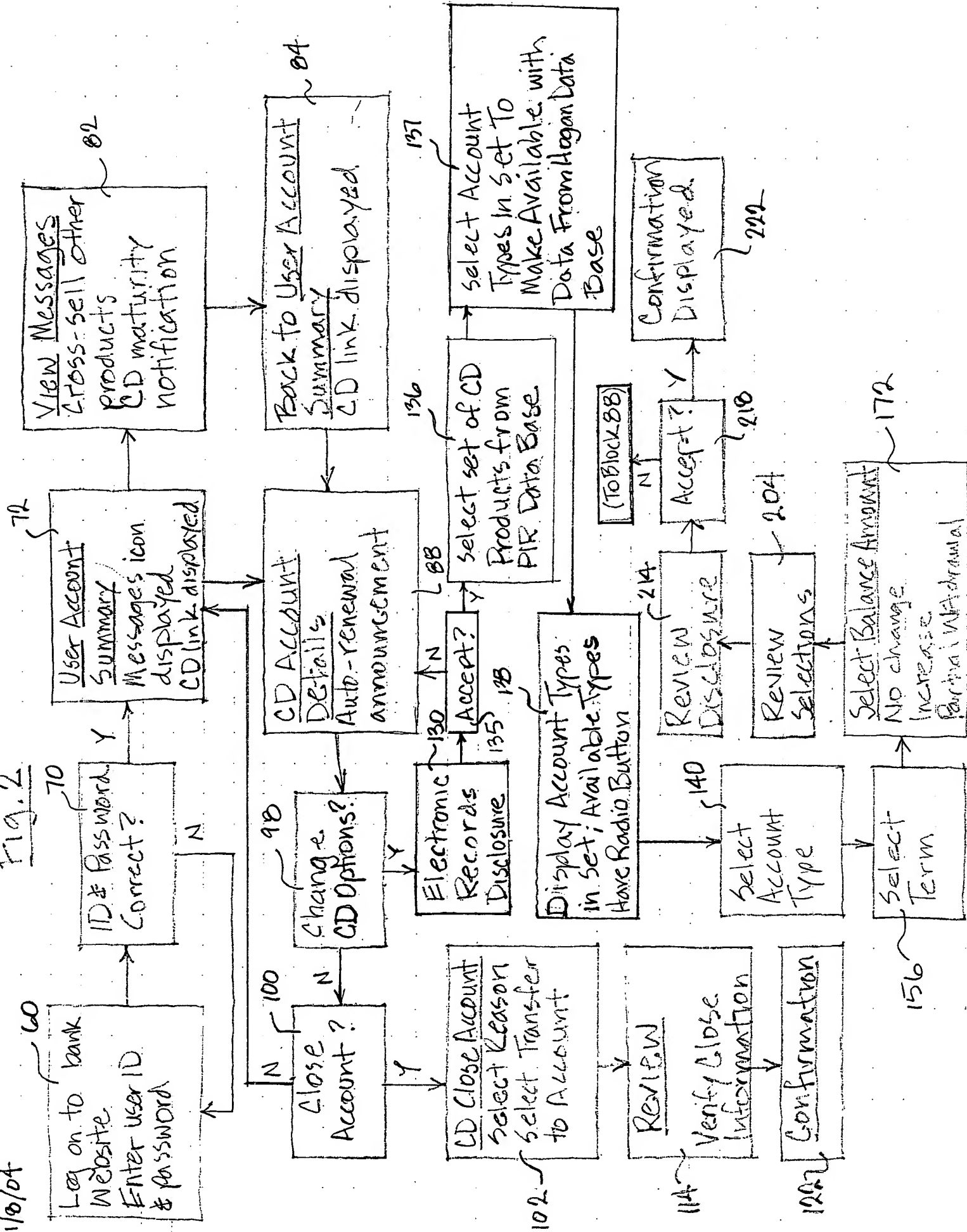


Fig. 1

Fig. 2

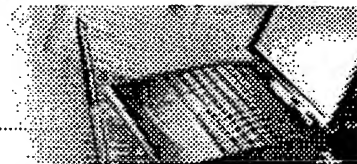




Online Banking and Investing

Sign On

1-800-329-1539



Please enter your User ID. If you have not created an Online Banking and Investing User ID, your Social Security Number (or Tax ID Number, for businesses) is your default User ID. You can create User ID from the Self Service section within Online Banking and Investing.

User ID:[FORGOT YOUR USER ID?](#)

Please enter your Online Banking and Investing password, which you entered at the end of the enrollment process. This is also the password that you use today when getting account information or paying bills via 1-800-KEY2YOU, our telephone inquiry system.

Password:[FORGOT YOUR PASSWORD?](#)

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Important Announcements

Did you know that your bill payments are guaranteed? If properly scheduled, we guarantee that payments will be received within 5 business days. If the payee doesn't receive the payment within that time frame, Key will rebate any late fees.

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Online Banking and Investing

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[Accounts & Transactions > Account Summary](#)

Account Summary

[CUSTOMIZE THIS VIEW](#)

Select an account name to view transactions and other information.

Deposit Accounts

Account	Number	Balance	Available Bal	Effective Date
Key Choice Checking	123456789012	2,300.45	2,300.45	10/05/2001
Key Money Market Savings	123456789	23.66	23.66	10/05/2001
Passbook Savings	123456789	493.55	493.55	10/05/2001
Key Certificate Of Deposit	123456789	4,000.00	4,000.00	10/05/2001
Total:		6,817.66		

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Credit Card / Line of Credit Accounts

Account	Number	Balance	Effective Date
Credit Card	1234567890123456	400.00	10/05/2001
Cash Reserve Credit	123456789012	3,230.39	10/05/2001
Key Equity Options	12345678901234	69,489.44	10/05/2001
Line Of Credit	12345678901234	2,330.00	10/05/2001
Line Of Credit	1234567890123456	500.00	10/05/2001
Total:		75,949.83	

Installment Loan Accounts

Account	Number	Payoff	Good Through
Installment Loan	1234567890	3,150.10	10/05/2001
Total:		3,150.10	

Commercial Loan / Line of Credit Accounts

Account	Number	Principal Bal	Effective Date
Commercial Loan	1234567890-1234567890	319,600.00	10/05/2001
Commercial Line of Credit	1234567890-1234567890	300,000.00	10/05/2001
Total:		619,600.00	

KeyBank Retirement Accounts

Account	Number	Balance	Effective Date
Retirement Plan			
Fixed Rate IRA	1234567890	1,000.00	10/05/2001
Fixed Rate IRA	123456789012	500.00	10/05/2001
Plan Total		1,500.00	
Total:		1,500.00	

Total Access Accounts

Account	Number	Checking Bal	Available Bal	Effective Date
Total Access Checking	1234567890	13,300.00	21,300.00	10/05/2001
Total:		13,300.00		

Investment Accounts

Account	Number	Account Value	Effective Date
Total Access Investments	12345678	150,000.00	10/05/2001
Robert Smith Trust	12345678901234	349,107.71	10/05/2001
Total:		499,107.71	

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Current day brokerage transactions and any unsettled trades are not reflected in the TAA/Sweep Account Brokerage Cash/Money Market balance. The Total Access Account and Sweep Checking Account may include non-insured investments.

All quotes are delayed by 20 minutes or more.

Securities positions and balances are not real time. Balances may be rounded to the nearest .01. Some balances may not appear due to availability of pricing information.

McDonald Financial Group is a program from several KeyCorp subsidiaries; McDonald Investments, Inc., Member NASD/NYSE/SIPC offering securities; KeyBank National Association, Member FDIC offering banking products; and KeyCorp Insurance Agency USA Inc. (KeyCorp Insurance Agency, Inc. in NY, CA and MA) offering insurance; and other affiliated entities. As a client, you may do business with several legal entities and should review the important additional disclosures your advisor will provide. Securities and insurance products are:

⌘ Not FDIC Insured ⌘ May Lose Value ⌘ Not Bank Guaranteed ⌘ Not a Deposit
⌘ Not Insured by any Federal or State Government Agency

See the Help section for details regarding the timeliness of the valuations.

Fig. 5



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Important Announcements

- Did you know that your bill payments are guaranteed? If properly scheduled, we guarantee that payments will be received within 5 business days. If the payee doesn't receive the payment within that time frame, Key will rebate any late fees.

Special Offers

- Since You are such a valued customer, You have qualified for a [Preferred Line of Credit](#).
- Did you [Key.com](#) Today?

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Personal Messages

- Your CD (0123456789) has reached its maturity date. At this time, you can make changes to the CD or close the CD. To begin the process, go to the Certificate of Deposit Account Details page. Online Banking and Investing also makes it easy for you to open a new CD account. To open a new account, select the "New Accounts" option under "Accounts & Transactions".
- We'd like to verify your email address. Please take a moment to review the address we have on file by clicking [here](#).
- Please select a **Start Page**. The [Start Page](#) feature allows you to identify which screen you would like to display every time you sign on to Online Banking and Investing.

- ☐ Your bill payment to Dr. John Smith in the amount of \$4,000.00 scheduled for 10/15/2001 could not be paid due to insufficient funds.

Note: Personal Messages preceded by check boxes can be deleted by selecting the check box and clicking the "Delete" button. All other Personal Messages will continue to be displayed until the message has been addressed.

DELETE



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Certificate of Deposit Account Details

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Your Certificate of Deposit (CD) has matured and has automatically been renewed for you. Your renewed CD is shown below. If you would like to make changes to the CD, select "Change CD Options". If you would like to close your CD, select "Close Account".

Key Certificate of Deposit

Current Balance	123456789
Last Interest Payment, paid on 10/01/2001	4,000.00
Total Interest Paid YTD, as of 10/01/2001	32.70
Total Interest Paid Last Year	0.00
Interest Rate	164.76
Term	1.57%
	6 months

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Using the Change CD Options feature, you can make changes to the CD on the following dates, 12/02/2003 through 12/12/2003. With this feature, you can select a different type of CD, select a different term/rate/APY, and/or change the balance on your CD.

Using the Close Account feature, you can close the CD and have the funds deposited into one of your Key deposit accounts on the following dates, 12/02/2003 through 12/12/2003.

See your CD disclosure for an explanation of the grace period. Due to routine system maintenance, this feature's availability will vary.

In addition to the features above, Online Banking and Investing also makes it easy for you to open a new CD account. To open a new account, select the "New Accounts" option under "Accounts & Transactions".

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CD Close Account

Auto-Renewed CD Account Details

Key Certificate of Deposit

Closing Balance

123456789

4,000.00

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To close this account for the Closing Balance shown above, select a reason and the deposit account to which you would like the funds transferred, then select "Continue".

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Reason for Close:	<input type="text" value="Please select a reason"/>
Transfer to Account:	<input type="text" value="Please select an account"/>

The following boxed disclosure applies to the Total Access Account.

Current day brokerage transactions and any unsettled trades are not reflected in the TAA/Sweep Account Brokerage Cash/Money Market balance.

The Total Access Account and Sweep Checking Account may include non-insured investments.

McDonald Financial Group is a program from several KeyCorp subsidiaries; McDonald Investments, Inc., Member NASD/NYSE/SIPC offering securities; KeyBank National Association, Member FDIC offering banking products; and KeyCorp Insurance Agency USA Inc. (KeyCorp Insurance Agency, Inc. in NY, CA and MA) offering insurance; and other affiliated entities. As a client, you may do business with several legal entities and should review the important additional disclosures your advisor will provide. Securities and insurance products are:

❖ Not FDIC Insured ❖ May Lose Value ❖ Not Bank Guaranteed ❖ Not a Deposit
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See the Help section for details regarding the timeliness of the valuations.

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CD Close Account - Review

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Please verify that the information listed below is correct.

You have requested that we close your CD account and transfer the funds as follows:

Account to Close: **Key Certificate of Deposit, 123456789**Closing Balance: **4,000.00**Close Reason: **I have a short term needs for the funds**Transfer to Account: **Key Choice Checking, 123456789012**

Note:

The transfer effective date is based upon processing cutoff times. Please view Help for more details.

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Fig 9



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CD Close Account - Confirmation

Your request to close your CD account has been completed.

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Account:	Key Certificate of Deposit, 123456789
Closing Balance:	4,000.00
Close Reason:	I have a short term needs for the funds
Transfer to Account:	Key Choice Checking, 123456789012
	Current Balance: 2,300.45
Confirmation Number:	7770100070

CONTINUE

The following boxed disclosure applies to the Total Access Account.

Current day brokerage transactions and any unsettled trades are not reflected in the TAA/Sweep Account Brokerage Cash/Money Market balance.

The Total Access Account and Sweep Checking Account may include non-insured investments.

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⌘ Not FDIC Insured ⌘ May Lose Value ⌘ Not Bank Guaranteed ⌘ Not a Deposit
⌘ Not Insured by any Federal or State Government Agency



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Change CD Options - Electronic Records Disclosure

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Before continuing, please read carefully the Electronic Records Disclosure below. You must select "Accept" to continue the Change CD Options process. If you select "Decline", you will not be able to complete any changes to your CD.

Please print this page and retain for your records - [Printer Friendly Version](#)

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Acceptance of Agreement and Signature

When you click the "Accept" button below, it constitutes your written signature and approval of, and intent to be bound by the terms of this Electronic Records Disclosure Agreement and to your consent to receive the resulting Certificate of Deposit account opening disclosures online for this new Certificate of Deposit. These electronic disclosures will be presented before you submit your Change CD Options selections.

DISCLOSURE

In connection with the new Certificate of Deposit account and as a result of the changes designated by you during the Change CD Option process, the related agreements and disclosures ("Electronic Records") provided by Key Bank, National Association and its affiliates (collectively called "Key") are delivered electronically on this website. Electronic Records may not be generally available on paper or in a non-electronic form from Key, except Key may, at its option, provide Electronic Records in paper-based media if requested by you. However, periodic account statements showing activity in your accounts may be mailed to you at the address designated in your records. You may print Electronic Records from your Internet access device if you have the necessary equipment. You may request a paper copy of any Electronic Record by calling 1-800-KEY2YOU®. Key may assess you its fees and charges then in effect and published for providing these copies.

Your consent to receive the Electronic Records applies to the new Certificate of Deposit account resulting due to the Change CD Options selected during this session only. If you do not consent to the use of Electronic Records, you will be unable to Change your CD Options online. You may withdraw your consent at any time during this session by clicking the "Cancel" button at the bottom of any page during the Change CD Option process. All of your information will be erased and you will be returned to the Certificate of Deposit Account Detail page in the application. By calling Key 1-800-KEY2YOU® or, for Small Business customers, 1-888-KEY4BIZ® (1-888-539-4249), you may either cancel this consent prior to Key's establishing the new Certificate of Deposit account or cancel this consent anytime after your account is established. If periodic statements are available for this type of Certificate of Deposit and you wish to receive online delivery of periodic account statements, you will need to approve a separate consent for electronic delivery and accept Key's terms and conditions for this supplemental service.

System Requirements

To change your CD options and receive your new Certificate of Deposit disclosures online, you will need an Internet enabled device.

Browser Requirements

In order to provide the strongest available encryption, your browser must be capable of supporting 128-bit SSL communications or higher. Access to this page verifies that your browser meets our standard requirements.

CONSENT TO ELECTRONIC RECORDS

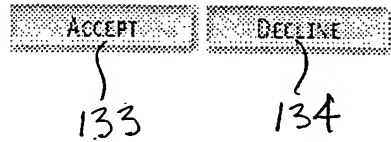
I hereby consent to the use of Electronic Records in connection with changing my CD options and the resulting new Certificate of Deposit requested online at Key. I am consenting to use Electronic Records only for the new Certificate of Deposit account that I choose during this online session. Matured Certificates of Deposit changed after this session will require additional consent. If the account is a joint account, this consent applies to all individuals designated as account parties thereon.

For help, call us at 1-800-539-9055.

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Last Modified: September 2003



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Fig. 11



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Change CD Options - Select Account Type

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Auto-Renewed CD Account Details

Key Certificate of Deposit 123456789
Current Balance 4,000.00
Interest Rate 1.57%
Term 6 months

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Progress Indicator

Select Account Type

Select Term

Select Balance Amount

Review Selections

Review Disclosure

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To start the Change CD Options process, select an account type option, then select "Continue".

Note: You must meet the qualifications for the account type you select.

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	Account Type	Qualifications	Terms	As of 12/31/2002	
				Interest Rate Range*	APY Range*
<input checked="" type="radio"/>	Key CD: A fixed-term renewal CD that keeps your account earning interest, even after maturity. Pays higher, fixed rates of interest to accounts with higher balances.	Minimum opening balance is \$1,000.	6 months to 10 years	1.09% to 2.03%	1.10% to 2.95%
<input type="radio"/>	Key CD with Relationship Reward: All the benefits of the Key CD with Relationship Reward premium interest for customers with a qualifying checking account.	An active KeyAdvantage or Key Privilege checking account. Minimum opening balance is \$1,000.	6 months to 10 years	1.25% to 3.25%	1.15% to 3.85%
<input type="radio"/>	Key Short Term CD: Fixed-term account with competitive rates and a variety of terms from which to choose. Auto renews at maturity for continued interest earnings.	Minimum opening balance is \$1,000.	7 days to 179 days	1.25% to 3.25%	1.15% to 3.85%
<input type="radio"/>	Key Tiered CD: Key Tiered CD lets you build the fixed term account to suit your needs. Higher, fixed rates paid for higher balances.	Minimum opening balance is \$1,000.	6 months to 10 years	1.25% to 3.25%	1.15% to 3.85%
<input type="radio"/>	Key Tiered CD with Relationship Reward: All the benefits of Key Tiered CD with Relationship Reward premium interest for customers with a qualifying checking account.	An active KeyAdvantage or Key Privilege checking account. Minimum opening balance is \$1,000.	6 months to 10 years	1.25% to 3.25%	1.15% to 3.85%
<input type="radio"/>	Key Step Rate CD: Guaranteed that your rates will rise, and the ability to withdraw without penalty at each rate increase interval.	Minimum opening balance is \$5,000.	24 months to 48 months	1.15% to 2.35%	2.35% to 3.255%
<input type="radio"/>	Key Freedom CD: Designed to allow flexibility. You can change your rate, or deposit, or withdraw from your balance within the first 6 months.	An active Key qualified checking account. Minimum balance is \$10,000.	18 months	1.22%	1.26%

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The CD products listed above are based on your current CD balance. For more information or rates on CD products greater than \$100,000, please select Contact Us.

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The term "Not Eligible" means you do not meet the necessary qualifications.

Additional CD account types may be available. Please select Contact Us for more information.



*All interest rates and annual percentage yields (APY) are those in effect the day your CD matured and will be the fixed interest rate and APY for the account you select. Fees may reduce earnings on the account. A penalty will be imposed for early withdrawal.

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Change CD Options - Select Term

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Auto-Renewed CD Account Details

Key Certificate of Deposit 123456789
 Current Balance 4,000.00
 Interest Rate 1.57%
 Term 6 months

Progress Indicator

- ☒ Select Account Type
- ☐ Select Term
- ☐ Select Balance Amount
- ☐ Review Selections
- ☐ Review Disclosure
- ☐ Confirmation

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Previous Options Selected

Account Type	Minimum Opening Balance	Maximum Balance
Key CD with Relationship Reward: All the benefits of the Key CD with Relationship Reward premium interest for customers with a qualifying checking account.	1,000	99,999

To continue the Change CD Options process, enter a Term into the input box, select the Days, Months or Years option, then select "Continue".

Term: Days 160 162 164

Term	As of 12/31/2002		Term Balance	
	Interest Rate*	APY*	Minimum Balance	Maximum Balance
6-7 Months	1.15%	1.16%	1,000	9,999
	1.25%	1.26%	10,000	24,999
	1.35%	1.35%	25,000	49,999
	1.45%	1.45%	50,000	99,999
8 Months	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
9-11 Months	.64%	.65%	1,000	9,999
	.69%	.70%	10,000	24,999
	.79%	.80%	25,000	49,999
	.94%	.95%	50,000	99,999
12-14 Months	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
15 months	.66%	.65%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
16-17 months	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999

18 months	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
19-20 months	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
21 months	.66%	.65%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
22-29 months	.66%	.65%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
30 months	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
31-59 months	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
5 years	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
6 years	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
7 years	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
8 years	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
9 years	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999
10 years	.65%	.66%	1,000	9,999
	.70%	.71%	10,000	24,999
	.80%	.81%	25,000	49,999
	.90%	.91%	50,000	99,999

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* All interest rates and annual percentage yields (APY) are those in effect the day your CD matured and will be the fixed interest rate and APY for the account selected. Based on the balance tier range your balance falls within for the term selected, the fixed interest rate for that range will be paid on the entire CD balance. Fees may reduce the earnings on the account. A penalty will be imposed for
http://boc01inbanka02s.keybank.com:8080/ib2/banking_jsp/pageCDRenegTerm.jsp



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Accounts & Transactions > Account Summary > Certificate of Deposit Details > Change CD Options

Change CD Options - Select Balance Amount

Auto-Renewed CD Account Detail

Key Certificate of Deposit 123456789
 Available Balance 4,000.00
 Interest Rate 1.57%
 Term 6 months

Progress Indicator

- ☒ Select Account Type
- ☒ Select Term
- ☒ Select Balance Amount
- Review Selections
- Review Disclosure
- Confirmation

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Previous Options Selected

Account Type	Term	As of 12/31/2002		Minimum Opening Balance	Maximum Balance
		Interest Rate*	APY*		
Key CD with Relationship Reward: All the benefits of the Key CD with Relationship Reward premium interest for customers with a qualifying checking account.	7 Months	1.15%	1.16%	1,000	9,999
		1.25%	1.26%	10,000	24,999
		1.35%	1.36%	25,000	49,999
		1.45%	1.46%	50,000	99,999

To continue the Change CD Options process, select a balance amount option, then select "Continue".

☐ No balance amount changes

☒ Additional Deposit

Transfer From Account: Please select an account

Amount (0.00):

☐ Partial Withdrawal

Transfer To Account: Please select an account

Amount (0.00):

Note:

The effective date associated with the balance amount option selected above is based upon processing cutoff times. Please view [Help](#) for more details.

* All interest rates and annual percentage yields (APY) are those in effect the day your CD matured and will be the fixed interest rate and APY for the account selected. Based on the balance tier range your balance falls within for the term selected, the fixed interest rate for that range will be paid on the entire CD balance. Fees may reduce the earning on the account. A penalty will be imposed for early withdrawal.

The following boxed disclosure applies to the Total Access Account.

Current day brokerage transactions and any unsettled trades are not reflected in the TAA/Sweep Account Brokerage Cash/Money
http://boc01inbanka02s.keybank.com:8080/ib2/banking_jsp/pageCDRenegTransaction.jsp

9/18/2003

10/21

Market balance.

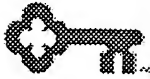
The Total Access Account and Sweep Checking Account may include non-insured investments.

McDonald Financial Group is a program from several KeyCorp subsidiaries; McDonald Investments, Inc., Member NASD/NYSE/SIPC offering securities; KeyBank National Association, Member FDIC offering banking products; and KeyCorp Insurance Agency USA Inc. (KeyCorp Insurance Agency, Inc. in NY, CA and MA) offering insurance; and other affiliated entities. As a client, you may do business with several legal entities and should review the important additional disclosures your advisor will provide. Securities and insurance products are:

⌘ Not FDIC Insured ⌘ May Lose Value ⌘ Not Bank Guaranteed ⌘ Not a Deposit
⌘ Not Insured by any Federal or State Government Agency

See the Help section for details regarding the timeliness of the valuations.

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Change CD Options - Review Selections

Related Link
[Account Summary](#)
[Transfer Funds](#)
[CD Account Descr](#)

Please verify that the information listed below is correct, then select "Submit".

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Progress Indicator

- ☒ Select Account Type
- ☒ Select Term
- ☒ Select Balance Amount
- ☒ Review Selections
- ☐ Review Disclosure
- ☐ Confirmation

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Account Title: John Q Doe
Mary S Doe
Certificate of Deposit: 123456789
CD Account Type: Key CD with Relationship Reward
Term: 7 months
Interest Rate*: 1.15%
APY*: 1.16%
Additional Deposit Amount: 4,500.00
Transfer From Account: Key Money Market Savings 123456789
New CD Balance: 8,500.00
New Maturity Date: 07/10/2003

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SUBMIT

CANCEL

* All interest rates and annual percentage yields (APY) are those in effect the day your CD matured and will be the fixed interest rate and APY for the account selected. Based on the balance tier range your balance falls within for the term selected, the fixed interest rate for that range will be paid on the entire CD balance. Fees may reduce the earning on the account. A penalty will be imposed for early withdrawal.

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Related Link

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Change CD Options - Review Disclosure

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To complete the Change CD Options process, please read the important Agreements and Disclosures below. You must select "Accept" to complete the Change CD Option process. If you select "Decline", you will not be able to complete any changes to your CD.

Please print this page and retain for your records - [Printer Friendly Version](#)

Note: If you do not wish to print the Agreements and Disclosures at this time, they will be available for you to view and print for 90 days on Key.com in our "Apply Online" section. Therefore, it is important for you to record today's date and the name of the new Certificate of Deposit account to ensure that you are able to retrieve the same Agreements and Disclosures provided to you today.

Progress Indicator

- ✓ Select Account Type
- ✓ Select Term
- ✓ Select Balance Amount
- ✓ Review Selections
- ▶ Review Disclosure Confirmation

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Personal Certificates of Deposit Account Fees and Disclosures

Greater Cleveland

Effective December 14, 2001

KeyBank National Association



Member FDIC

Today's Date Is November 15, 2002

MajorSaver® Certificate of Deposit

Term 180 Days	Interest Rate 1.29%*	APY 1.30%*
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Maturity Date: Your maturity date is reflected on your Certificate of Deposit receipt that you received at the time you opened your Account or that you received in the mail if you opened your Account over the phone or online.

*For Personal Accounts, the Interest Rate(s) quoted and corresponding Annual Percentage Yield(s) ("APY") are those which were in effect on the day the Account was opened or an inquiry was made as specified above. The applicable Interest Rate applies to the entire balance in the Account. Rates are guaranteed only to the extent specified in this *Personal Certificates of Deposit Account Fees and Disclosures*.

This *Personal Certificates of Deposit Account Fees and Disclosures* ("Disclosure") provides information about deposit accounts we offer. While this *Disclosure* is accurate as of the effective date noted above, specific product features may be changed from time to time. A copy of the current *Disclosure* may be obtained upon request by contacting us. Current Interest Rate information may be obtained by contacting your KeyCenter or by calling 1-800-KEY2YOU® (1-800-539-2968) TDD 1-800-KEY-TDD1(1-800-539-8331).

The minimum deposit required to open an Account (Certificate Account) is as follows:

Account Type **Minimum Deposit**

MajorSaver Certificate of Deposit \$5000.00

Additional deposits may not be made during the term to a Key Certificate of Deposit, a MajorSaver Certificate of Deposit, a Key Advantage MajorSaver Certificate of Deposit, or a Step Rate Certificate of Deposit Account.

There are no monthly maintenance service charges or per-item charges on Certificate of Deposit Accounts. Charges such as wire transfer charges and handling legal process charges apply.

Interest Rates & Payments

The Interest Rate and Annual Percentage Yield ("APY") are reflected above and on the deposit receipt. The Interest Rate is the rate in effect on the day the Account is opened and the APY quoted is the yield which would result if the initial Interest Rate were to remain in effect for an entire year. The APY assumes interest remains on deposit until maturity. A withdrawal of interest (including by check or by deposit to another account) prior to maturity will reduce earnings.

The initial Interest Rate on a Key Certificate of Deposit Account, MajorSaver Certificate of Deposit and a Key Advantage MajorSaver Certificate of Deposit Account will be in effect for the length of the term of your Account.

A Certificate Account earns interest from the date of deposit to (but not including) the maturity date. If the maturity date shown on the deposit receipt falls on a Saturday, Sunday, or a legal holiday, the Certificate Account will be payable on the next bank business day and will earn interest until that day. We use the Daily Balance method to compute interest on Certificate Accounts. This method applies the daily percentage rate to the balance in your Account at the close of business for that day. We compute the daily percentage rate by dividing the interest rate by the actual number of days in the year. Interest begins to accrue on non-cash items (for example, checks) presented to us no later than the business day we receive credit for the deposit.

Interest will be compounded daily on all Certificate Accounts. If the Account is a negotiated Certificate Account, the compounding and/or interest payment frequency will be reflected on your receipt.

Interest will be credited as specified in the chart below. Your deposit receipt indicates the option applicable to your Account. Interest will be left in the Account unless you instruct us otherwise. Once credited, interest may be withdrawn from the Account without penalty before the maturity date of the Account.

Interest Payment Options*

Type of Account	Payment Frequency	Interest Payment Dates	Payment to Other Accounts
Up to 180 Day Certificate of Deposit	At Maturity	On your Maturity Date	Optional for all terms over 31 days
181-364 Day and 12 Month Certificate of Deposit	Monthly or at Maturity	Monthly on Anniversary Date or Maturity Date	Optional
13-120 Month Certificate of Deposit	Monthly, Quarterly or Annually	Monthly on Anniversary Date or Quarter end	Optional

*You may receive interest payments by check only if the Certificate of Deposit balance is \$5,000 or more.

Early Withdrawal Penalties

You have contracted to keep funds in your Certificate Account on deposit with us until the maturity date. We retain the right to refuse to allow early withdrawal at our discretion. If we allow you to make an early withdrawal, the following penalties apply. If the penalty exceeds the amount of interest earned to the date of withdrawal, the difference will be taken out of principal.

Term of Certificate of Deposit	Penalty
7 - 31 days	All simple interest earned with a minimum penalty of 7 days' simple interest
32 - 89 days	One month's simple interest
90 - 359 days	Three months' simple interest
360 days - 23 months	Six months' simple interest
24 - 47 months	Nine months' simple interest
48 months and more	Twelve months' simple interest

Account Maturity and Automatic Renewal

All Certificate of Deposit Accounts will renew automatically unless you specifically request that the Certificate be single maturity. Your Certificate Account will automatically renew at maturity if the automatic renewal provision is checked on your deposit receipt. If the term of your Account is 32 days or greater and it renews

provision is checked on your deposit receipt. If the term of your Account is 32 days or greater and it renews automatically, we will notify you before the maturity date. If the term of your Account is less than 32 days and it renews automatically, a notice will only be provided if there is a change in the terms of your Account. All Account types except MajorSaver, Key Advantage MajorSaver, Key Step Rate and Key Freedom Certificates of Deposit will be renewed automatically at the then prevailing interest rate (excluding any premium or special rate we may then be offering) for traditional Certificate Accounts of the same type and with the same term, unless you notify us otherwise. A MajorSaver, Key Advantage MajorSaver, Key Step Rate and Key Freedom Certificate of Deposit will convert upon renewal to a traditional Key Certificate of Deposit at the then prevailing interest rate (excluding any premium or special rate we may then be offering) for a Key Certificate of Deposit Account with the same term, unless you notify us otherwise.

If the term of your Account is 32 days or greater, there is a ten (10) calendar day grace period after the maturity date. If the term of your Account is less than 32 days, there is no grace period. You may withdraw your funds in part or in whole, make additional deposits, or change the term of your Account within the ten (10) calendar day grace period for Accounts with terms of 32 days or greater, or on the maturity date for Accounts with terms less than 32 days. If the tenth day for Accounts with terms of 32 days or greater is a Saturday, Sunday, or a legal holiday, you have until the last business day before that day to make these changes. If the maturity date for accounts with terms of less than 32 days is a Saturday, Sunday, or a legal holiday, you have until the next business day after that day to make these changes.

Your Account will not renew automatically if the automatic renewal provision is not checked on your deposit receipt. If the term of your Account is 32 days or greater and if your Account is not one that automatically renews, we will notify you before the maturity date of your Account and may, at our discretion, give you the option to reinvest the funds in a new Certificate Account. Once the Account has matured, if it is not renewed or reinvested (within the ten (10) day grace period for Accounts with terms of 32 days or greater), it will cease to earn interest. We will pay the proceeds of the Account to you or reinvest the proceeds of the Account in accordance with your instructions.

Any Account with a term of 32 days or greater that is renewed automatically, or reinvested at your option within ten (10) days after the maturity date, will earn interest without interruption. Otherwise, no interest will be earned after maturity. Interest credited to the Account and not withdrawn before renewal or reinvestment will become part of the balance of the Account at maturity and may not be withdrawn without penalty, except as mentioned above. We reserve the right not to renew or reinvest a Certificate Account.

(ID 0900b309802c3f4d)

ACCEPT DECLINE

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12/16/02

Fig. 16



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Change CD Options - Confirmation

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This Supplemental Renewal Receipt is confirmation that your online Change CD Options transaction has been completed.

Please print a copy of the Online Banking and Investing Supplemental Renewal Receipt and retain with your original records. Printer Friendly Version

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Progress Indicator

- ✓ Select Account Type
- ✓ Select Term
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Supplemental Renewal Receipt

Account Title: **John Q Doe**
Mary S Doe
12345 Any Street
Anytown, USA 00000

This receipt is a supplement to the original receipt which you received when you opened your account and should be retained with the original receipt.

Certificate of Deposit Account Number: **123456789**
Interest Payment Method: **TT Transfer to DDA 123456789012**
Issue Date: **12/10/2002**
Change CD Options Date: **12/13/2002**

On 12/13/2002 you requested that the account features shown below be revised. The revised account features are described in the "Deposit Account Fees and Disclosure" brochure with all other required disclosures. The following features of your account have/has been changed at your request.

Previous CD Account Balance: **\$4,000.00**
Additional Deposit Amount is: **\$4,500.00**
New CD Account Balance is: **\$8,500.00**
Transfer from Account Number is: **123456789**

Term: **7 months**
Maturity Date: **07/10/2003**
Interest Rate: **1.152%**
APY: **1.16%**

Confirmation Number: **7770100050** — 226

Interest Compounding and Interest Payment frequency on this account:

Interest Compounding Frequency: **Daily** Interest Payment Frequency: **Quarterly on issue date**

CONTINUE

early withdrawal.

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